

BOSCOBEL BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1492291	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$218	\$228	4.7%	
Loans	\$145	\$140	-3.3%	
Construction & development	\$7	\$5	-35.0%	
Closed-end 1-4 family residential	\$38	\$42	10.5%	
Home equity	\$8	\$7	-11.7%	
Credit card	\$0	\$0	-13.7%	
Other consumer	\$2	\$2	-8.3%	
Commercial & Industrial	\$15	\$13	-14.0%	
Commercial real estate	\$54	\$49	-8.3%	
Unused commitments	\$14	\$14	2.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$37	\$33	-10.0%	
Asset-backed securities	\$0	\$2		
Other securities	\$7	\$17	157.6%	
Cash & balances due	\$18	\$21	18.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$197	\$205	4.3%	
Deposits	\$182	\$193	6.3%	
Total other borrowings	\$14	\$11	-20.2%	
FHLB advances	\$11	\$9	-19.0%	
Equity				
Equity capital at quarter end	\$21	\$23	8.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.9%	--	
Tier 1 risk based capital ratio	14.7%	16.3%	--	
Total risk based capital ratio	16.0%	17.6%	--	
Return on equity ¹	10.3%	8.7%	--	
Return on assets ¹	1.0%	0.9%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	66.5%	65.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.3%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	49.3%	16.5%	2.6%	0.0%
Closed-end 1-4 family residential	1.1%	1.0%	0.0%	0.0%
Home equity	0.0%	0.4%	0.0%	0.0%
Credit card	0.0%	0.0%	1.0%	0.0%
Other consumer	0.0%	0.3%	0.2%	0.2%
Commercial & Industrial	0.8%	0.0%	0.0%	0.0%
Commercial real estate	4.4%	6.0%	0.5%	0.0%
Total loans	4.5%	3.0%	0.3%	0.0%